

<i>SERFF Tracking Number:</i>	<i>BNLA-126600178</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Colonial Penn Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>45511</i>
<i>Company Tracking Number:</i>	<i>CPL-14972</i>		
<i>TOI:</i>	<i>MS09 Medicare Supplement - Other 2010</i>	<i>Sub-TOI:</i>	<i>MS09.000 Medicare Supplement Other 2010</i>
<i>Product Name:</i>	<i>Medicare supplement</i>		
<i>Project Name/Number:</i>	<i>Medicare supplement scripts/CPL-14972</i>		

Filing at a Glance

Company: Colonial Penn Life Insurance Company

Product Name: Medicare supplement

SERFF Tr Num: BNLA-126600178 State: Arkansas

TOI: MS09 Medicare Supplement - Other 2010 SERFF Status: Closed-Filed

State Tr Num: 45511

Sub-TOI: MS09.000 Medicare Supplement

Co Tr Num: CPL-14972

State Status: Filed-Closed

Other 2010

Filing Type: Advertisement

Reviewer(s): Stephanie Fowler

Author: Kyle Seely

Disposition Date: 04/28/2010

Date Submitted: 04/26/2010

Disposition Status: Filed

Implementation Date Requested: 06/01/2010

Implementation Date:

State Filing Description:

General Information

Project Name: Medicare supplement scripts

Project Number: CPL-14972

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: Filed concurrently in domicile.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 04/28/2010

Explanation for Other Group Market Type:

State Status Changed: 04/28/2010

Deemer Date:

Created By: Kyle Seely

Submitted By: Kyle Seely

Corresponding Filing Tracking Number:

Filing Description:

Please see attached cover letter.

Company and Contact

Filing Contact Information

Kyle Seely, Advertising Compliance Analyst

kyle_seely@conseco.com

600 West Chicago Ave

317-817-4669 [Phone] 74669 [Ext]

Chicago, IL 60654-2800

317-817-4155 [FAX]

Filing Company Information

SERFF Tracking Number: BNLA-126600178 State: Arkansas
Filing Company: Colonial Penn Life Insurance Company State Tracking Number: 45511
Company Tracking Number: CPL-14972
TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010
Product Name: Medicare supplement
Project Name/Number: Medicare supplement scripts/CPL-14972
Colonial Penn Life Insurance Company CoCode: 62065 State of Domicile: Pennsylvania
Adm. Address: 600 West Chicago Ave Group Code: 233 Company Type:
Chicago, IL 60654-2800 Group Name: State ID Number:
(312) 396-6000 ext. [Phone] FEIN Number: 23-1628836

Filing Fees

Fee Required? Yes
Fee Amount: \$700.00
Retaliatory? No
Fee Explanation: \$50 per advertisement. 14 advertisements = \$700.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Colonial Penn Life Insurance Company	\$700.00	04/26/2010	35953871

<i>SERFF Tracking Number:</i>	<i>BNLA-126600178</i>	<i>State:</i>	<i>Arkansas</i>
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<i>TOI:</i>	<i>MS09 Medicare Supplement - Other 2010</i>	<i>Sub-TOI:</i>	<i>MS09.000 Medicare Supplement Other 2010</i>
<i>Product Name:</i>	<i>Medicare supplement</i>		
<i>Project Name/Number:</i>	<i>Medicare supplement scripts/CPL-14972</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	04/28/2010	04/28/2010

<i>SERFF Tracking Number:</i>	<i>BNLA-126600178</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>Medicare supplement</i>		
<i>Project Name/Number:</i>	<i>Medicare supplement scripts/CPL-14972</i>		

Disposition

Disposition Date: 04/28/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	BNLA-126600178	State:	Arkansas
Filing Company:	Colonial Penn Life Insurance Company	State Tracking Number:	45511
Company Tracking Number:	CPL-14972		
TOI:	MS09 Medicare Supplement - Other 2010	Sub-TOI:	MS09.000 Medicare Supplement Other 2010
Product Name:	Medicare supplement		
Project Name/Number:	Medicare supplement scripts/CPL-14972		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover Letter	Filed	Yes
Form	Medicare supplement script 1	Filed	Yes
Form	Medicare supplement Script 2	Filed	Yes
Form	Medicare supplement Script 3	Filed	Yes
Form	Medicare supplement script 4	Filed	Yes
Form	Medicare supplement script 5	Filed	Yes
Form	Medicare supplement script 6	Filed	Yes
Form	Medicare supplement script 7	Filed	Yes
Form	Medicare supplement script 8	Filed	Yes
Form	Medicare supplement script 9	Filed	Yes
Form	Medicare supplement script 10	Filed	Yes
Form	Medicare supplement script 11	Filed	Yes
Form	Medicare supplement script 12	Filed	Yes
Form	Medicare supplement script 13	Filed	Yes
Form	Medicare supplement script 14	Filed	Yes

SERFF Tracking Number: BNLA-126600178 State: Arkansas

Filing Company: Colonial Penn Life Insurance Company State Tracking Number: 45511

Company Tracking Number: CPL-14972

TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010

Product Name: Medicare supplement

Project Name/Number: Medicare supplement scripts/CPL-14972

Form Schedule

Lead Form Number: CPL-14972

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 04/28/2010	CPL-14972	Advertising	Medicare supplement script 1	Initial		0.000	CPL - 14972 Call Mail Call Script.pdf
Filed 04/28/2010	CPL-14975	Advertising	Medicare supplement Script 2	Initial		0.000	CPL-14975 PhoneScriptO bjectionThoug htIWouldGetS omethingInMa il.pdf
Filed 04/28/2010	CPL-14976	Advertising	Medicare supplement Script 3	Initial		0.000	CPL - 14976 PhoneScriptO bjectionJustW antedBooklet. pdf
Filed 04/28/2010	CPL-14977	Advertising	Medicare supplement script 4	Initial		0.000	CPL - 14977 PhoneScriptO bjectionDontR ememberSen dingCard.pdf
Filed 04/28/2010	CPL-14978	Advertising	Medicare supplement script 5	Initial		0.000	CPL - 14978 PhoneScriptO bjectionDontN eedAnymoreI nsurance.pdf
Filed 04/28/2010	CPL-14979	Advertising	Medicare supplement script 6	Initial		0.000	CPL-14979 PhoneScriptT urning65Scrip t.pdf
Filed 04/28/2010	CPL-14980	Advertising	Medicare supplement script 7	Initial		0.000	CPL - 14980 PhoneScript2 0_20PhoneSc

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TOI: MS09 Medicare Supplement - Other 2010 Sub-TOI: MS09.000 Medicare Supplement Other 2010
Product Name: Medicare supplement
Project Name/Number: Medicare supplement scripts/CPL-14972

Filed	CPL-14981 Advertising Medicare supplementInitial	0.000	ript.pdf
04/28/2010	script 8		CPL - 14981
			PhoneScript2
			0_20PhoneSc
			riptNumberTw
			o.pdf
Filed	CPL-14982 Advertising Medicare supplementInitial	0.000	CPL - 14982
04/28/2010	script 9		PhoneScriptM
			edicareSuppl
			ementOtherPr
			oductPage2.p
			df
Filed	CPL-14984 Advertising Medicare supplementInitial	0.000	CPL - 14984
04/28/2010	script 10		PhoneScriptT
			ouchFourScri
			pt.pdf
Filed	CPL-14985 Advertising Medicare supplementInitial	0.000	CPL - 14985
04/28/2010	script 11		PhoneScriptR
			eferralsConta
			ctingReferral.
			pdf
Filed	CPL-14987 Advertising Medicare supplementInitial	0.000	CPL - 14987
04/28/2010	script 12		PhoneScriptA
			ppendix5Refe
			rralScript.pdf
Filed	CPL-08- Advertising Medicare supplementInitial	0.000	CPL - 08-
04/28/2010 NR001	script 13		NR001.pdf
Filed	CPL-08- Advertising Medicare supplementInitial	0.000	CPL - 08-
04/28/2010 R001	script 14		R001.pdf

CPL - 14972

Call – Mail – Call Phone Script

“Mr./Ms. _____, my name is _____. I’m an insurance agent with Bankers Life and Casualty Company. The reason for my call is I’m going to be mailing you some information on Medicare. You are currently on Medicare, is that correct?”

Wait for answer.

“Great! Mr./Ms. _____, I will mail this informational booklet and a letter introducing myself, then I’ll call you back next _____ and make sure you have received it. I have your address as _____ (confirm address). Great! – I’ll look forward to talking with you next _____.

During any initial phone call, if a prospect asks you to mail the information to them, you can easily take advantage of the Call – Mail – Call Strategy by using the following response:

“Mr./Ms. _____, what did you have in mind?”

Wait for answer.

“Sure, I can mail you something. I have some information that I will put in the mail today. It will cover the basics about Medicare and Medicare Supplement Insurance products that are available through another company that I represent, Colonial Penn Life Insurance Company. Of course, it won’t answer all of your questions, but I will put it in the mail today and will call you next _____ (Wed., Fri. or Sat.) at _____ (time) to set a time to get you the rest of the information.”

“Mr./Ms. _____, I’ll put that in the mail today and look forward to talking to you on _____ (Wed., Fri. or Sat.), and we’ll set a time to get together. (Confirm address.)

Please understand Mr./Mrs/ _____, that Bankers Life, Colonial Penn or their agents are not affiliated with or sponsored by the US Government or the Federal Medicare Program.

CPL -14975

Telephone Script Objections: “I thought I would just get something in the mail.”

“Mr./Ms. _____, my name is _____. I am an insurance agent with Bankers Life and Casualty Company. The reason for my call is to set a time to meet with you so that I can provide you with the information you requested about Medicare, Long Term Care and various options available to you with Medicare Supplement and Long Term Care insurance policies. Medicare Supplement insurance products are available through another company that I represent, Colonial Penn Life Insurance Company.

I’ll be in your area __ (Day / Date) _____. Would __ (Time)_ or _ (Time)_ be better for you?”

(If soliciting a Medicare Supplement policy) “OK, I’ll see you then. Of course, you understand Mr./Mrs/ _____ that Bankers Life, Colonial Penn or their agents are not affiliated with or sponsored by the US Government or the Federal Medicare Program.”

I thought I was just going to get something in the mail. I didn’t know someone was going to call me.

“I understand Mr./Ms. _____. A lot of companies will just mail you the information, but we are a little different; we believe in personal service. We feel that when people have the courtesy to contact us they deserve our personal attention and I wanted to take some time to get you the information you wanted. I’ll be in your area __ (Day / Date) __. Would __ (Time)____ or __ (Time)____ be better for you?”

Can’t you just mail it to me?

“Let me ask you Mr./Ms. _____, what did you have in mind when you sent in the request?”

I’m not really sure.

“Many retired people we talk to are concerned with outliving their assets. Is that a concern of yours?”

I think it is for most people.

“I agree. When we get together we’ll look at why this is such a concern for many people today. We’ll go over what protection you have with Medicare and your Medicare Supplement insurance, and, more importantly what you don’t have covered.”

Confirmation:

Confirm address

Basic Directions

Will spouse be there?

Restate date and time

Restate “reason to see”

CPL - 14976

Telephone Script Objection: “I just wanted a booklet.”

“Mr./Ms. _____, my name is _____. I am an insurance agent with Bankers Life and Casualty Company. The reason for my call is to set a time to meet with you so that I can provide you with the information you requested about Medicare, Long Term Care and various options available to you with Medicare Supplement and Long Term Care insurance policies. Medicare Supplement insurance products are available through another company that I represent, Colonial Penn Life Insurance Company.

I’ll be in your area _____. Would __ (Time) __ or __ (Time) __ be better for you? OK, I’ll see you then.

(When soliciting a Medicare supplement)

Of course, you understand Mr./Mrs/ _____ that Bankers Life, Colonial Penn or their agents are not affiliated with or sponsored by the US Government or the Federal Medicare Program.”

I already got the free booklet. I didn’t want to meet with anyone.

“I understand Mr./Ms. _____. We’re getting more requests for this booklet than ever. Most people want all the information they can get before making important decisions. Was this on your mind when you sent for the booklet?”

I guess so.

*“That’s why I’m following-up. The purpose of the booklet is to raise your awareness of a problem many people face needing excellent health care at an affordable price. My job is to explain what this problem can mean **to you personally**. In about 30 minutes, we will review what you have with Medicare and your Medicare Supplement insurance and more importantly, what you don’t have. In just a few minutes, we can help to make sense out of all of the information you have in front of you. I have some time on _____. Would __ (Time) __ or __ (Time) __ be better for you?”*

Can’t you just tell me more about it without coming out here?

“Mr./Ms. _____, the problem of providing healthcare at an affordable price has so many aspects, it would be impossible to do my job well without meeting you and giving you the most accurate information I can. When we get together, we’ll sort through the information and help make it clear on how it can affect you and your family. Would __ (Time) __ or __ (Time) __ be a good time?”

Confirmation:

Confirm address

Basic Directions

Will spouse be there?

Restate date and time

Restate “reason to see”

Telephone Script Objection: “Don’t remember sending in the card”

“Mr./Ms. _____, my name is _____. I am an insurance agent with Bankers Life and Casualty Company. The reason for my call is to set a time to meet with you so that I can provide you with the information you requested about Medicare, Long Term Care and various options available to you with Medicare Supplement and Long Term Care insurance policies. Medicare Supplement insurance products are available through another company that I represent, Colonial Penn Life Insurance Company.”

(If soliciting a Medicare Supplement policy) Of course, you understand Mr./Mrs/ _____ that Bankers Life, Colonial Penn or their agents are not affiliated with or sponsored by the US Government or the Federal Medicare Program.

I’ll be in your area on ____ (day/date)____. Would __ (time)___ or __ (time)___ be better for you?”

I don’t remember requesting any information.

“Don’t worry Mr./Ms. _____, that happens. It could have been your (wife/husband). Mr./Ms. _____, many retired people I meet with are concerned about outliving their assets. Is that a concern of yours?”

I think it is for most people.

“That’s the reason I want to get this information to you. When we get together, I’ll show why this is such a concern for retired people. I’ll be in you area _____. Would ____ (Time)___ or ____ (Time)___ be better for you?”

Confirmation:

“Confirm address

Will spouse be there?

Restate “reason to see”

Basic Directions

Restate date and time

CPL - 14978

Telephone Script Objection: “I don’t need anymore insurance”

“Mr./Ms. _____, my name is _____. I am an insurance agent with Bankers Life and Casualty Company. The reason for my call is to set a time to meet with you so that I can provide you with the information you requested about Medicare, Long Term Care and various options available to you with Medicare Supplement and Long Term Care insurance policies. Medicare Supplement insurance products are available through another company that I represent, Colonial Penn Life Insurance Company.

(If soliciting a Medicare Supplement policy) Of course, you understand Mr./Mrs/ _____ that Bankers Life, Colonial Penn or their agents are not affiliated with or sponsored by the US Government or the Federal Medicare Program.

I’ll be in your area _____. Would __ (Time) __ or __ (Time) __ be better for you?”

Thanks, but I don’t need anymore insurance.

“That’s great! It sounds like you already have insurance. Let me ask you, “Do you have the non-qualified or tax qualified long term care insurance plan that offers possible tax saving incentives based on your income and medical expenses and are your benefits the most up-to-date?”

I don’t know. What do you mean?

“Well, making sure you had the most up-to-date coverage was probably on your mind when you sent in your request. When we get together, we will review what you currently have and take a look at the difference between the qualified and non-qualified type of long term care insurance plans. I have some time on _____. Would __ (Time) __ or __ (Time) __ be better for you?”

Confirmation:

**Confirm address
Will spouse be there?
Restate “reason to see”**

Basic Directions

Restate date and time.

CPL - 14979

Telephone Script Turning 65 Script

Hi, my name is [agent name] and I'm an insurance agent with Bankers Life & Casualty Company. The reason for my call is that I understand that you will be turning 65 (in a few weeks) or (in a month, etc) and that you have an interest in Medicare Supplement and retirement products. Is that correct?

Mr/Mrs _____, I specialize in helping people like yourself understand Medicare benefits and Medicare Supplement insurance options. I'll be in your area and would like to meet with you to discuss Medicare Supplement products that are available through another company I represent, Colonial Penn Life Insurance Company.

I'll be in your area _____. I have some time on ____ (Time) or ____ (Time). Which time is best for you to get the information?"

"OK, I'll see you then. Of course, you understand Mr./Mrs/ _____ that Bankers Life, Colonial Penn or their agents are not affiliated with or sponsored by the US Government or the Federal Medicare Program."

I already have the information.

"I understand. I'm sure you are receiving a great deal of calls and information as a result of being eligible for MEDICARE. Let me ask you, have you actually had a chance to sit down with an expert to see exactly what your MEDICARE benefits are going to look like this year for you? Mr./Ms. _____, that's what I do – when we get together I'll go over what MEDICARE does cover and more importantly what it doesn't cover for you. I have time at ____ (Time) or ____ (Time). Which time is better for you?"

Confirmation:

Confirm address

Basic Directions

Will spouse be there?

Restate date and time

Restate "reason to see"

CPL-14980

Telephone Script 20/20 PHONE SCRIPT

"Hello, Mr(s). _____, this is _____ calling.

"How are you today...?"

"I'm an Insurance Agent with Bankers Life and Casualty Company. The reason for my call is to find out if you are aware of the tax incentives available to you on your health care costs based on your income and medical expenses."

"We're finding that most people aren't aware of the tax incentives..."

"And I'm mailing out information to some people who could qualify for the tax incentives, but before I do that, let me ask you a few questions so I can send you the proper information."

"Are you currently on Medicare A & B?"

"Is your spouse on Medicare A & B?"

"I need to confirm your address; Are you still at _____. Great!"

"I'll be mailing this information out to you, addressed in red ink; I'm doing this so you can separate it from your other mail. I'll be calling you back in about a week to see if you have any questions."

"Medicare Supplement Plans are available through another company that I represent, Colonial Penn Life Insurance Company. Please understand, Mr./Mrs. _____, that Colonial Penn, Bankers Life and their agents are not affiliated with or sponsored by the US Government or the Federal Medicare Program."

Close the phone call.

Telephone Script 20/20 PHONE SCRIPT 2

"Hello Mr./Mrs. _____ this is _____ calling. How are you doing today?"

*"I'm a Licensed Insurance Agent with Bankers Life and Casualty Company. The reason for my call is I had sent you some important information regarding: **(Pick one)***

- 1. The changes to the Medicare program*
- 2. The State sponsored prescription drug program*
- 3. How Medicare affects extended care or home care - policies*

Did you receive that?"

CLOSE:

"I'm going to be in your area on _____ seeing some other folks to review their insurance situation and I have set aside some time for you as well. I specialize in helping people like yourself better understand Medicare benefits and insurance options. Medicare Supplement products are available through another company that I represent, Colonial Penn Life Insurance Company. What time will be better for you _____ or _____?"

OK, I'll see you then. Of course, you understand Mr./Mrs/ _____ that Bankers Life, Colonial Penn or their agents are not affiliated with or sponsored by the US Government or the Federal Medicare Program.

(EXPECT AN OBJECTION)

I DIDN'T RECEIVE THAT INFORMATION:

"Well I am glad I called! This is important information that you should know about. What I can do is drop off that information and answer any questions you may have."

"What time will be better for you _____ or _____?"

I RECEIVED THAT INFORMATION AND I AM NOT INTERESTED:

"I can understand you saying that Mr./Mrs. _____."

(Pivot to topic on next page.)

CPL-14982 (Use with 14981)

Telephone Script Product Phrases to use to get an appointment

Medicare Supplement

"I've been able to save some people money on their Medicare Supplement insurance premiums. I may be able to do the same for you if you'll allow yourself some time."

Of course, you understand Mr./Mrs/ _____ that Bankers Life, Colonial Penn or their agents are not affiliated with or sponsored by the US Government or the Federal Medicare Program.

Ask for appointment.

Rx

"We've been able to provide substantial savings on our client's prescription services. I may be able to do the same for you if you'll allow yourself some time."

Ask for appointment.

LTC

*"Long Term Care is a difficult topic to talk about. What I do for folks is educate them on what all their options are for Long Term Care policies. Actually, the people I sit with find that knowing all of their options allows them to make informed decisions. Isn't that what you are looking for too Mr./Mrs. _____. ?" **Ask for appointment.***

YES

Great! So that I can be sure that I bring the proper information, let me ask you a few questions. (Questions are qualifying questions, such as age, general health, prescriptions, etc)

CRAZY 8 Score Sheet (Internal use only)

*"I look forward to meeting you on **_(Day / Date)_**at **_(Time)_**. If you would, can you mark me down on your calendar? ...I'll wait while you get a pen. Thank you for your time and I'll see you then."*

CPL-14984

TOUCH FOUR PHONE SCRIPT

“Hello Mr./Mrs. _____, My name is _____. I am an insurance agent with Bankers Life and Casualty Company right here in _____.”

“The reason I am contacting you is my company recently sent you a package in the mail on the annual changes in Medicare deductibles and copayment amounts and information on the fact and fiction of nursing home costs and how a Medicare Supplement policy and Long Term Care insurance policies may fit into a solution for you. I noticed you didn’t request your free booklet and I wanted to go ahead and get that information out to you today but wanted your permission first.”

“This is No Cost or obligation. I am mailing some to your neighbors and saw that you had not responded.”

(If soliciting a Medicare Supplement policy) “Medicare Supplement Plans are available through another company that I represent, Colonial Penn Life Insurance Company. Please understand Mr./Mrs/ _____, that Bankers Life, Colonial Penn or their agents are not affiliated with or sponsored by the US Government or the Federal Medicare Program.”

“May I verify your address? Your address is:

“Now, once you get this, if you have any questions, please call me.”

Have prospect write your name and number down.

CPL-14985

TELEPHONE SCRIPT: CONTACTING THE REFERRAL

*"Is Mr./Mrs. _____ there? Hi, Mr./Mrs. _____,
This is _____. I am an insurance agent with Bankers Life and Casualty
Company here in your area. The reason I am calling is we have a friend in common.
Mr./Mrs. _____ over on _____ street."*

*"I was helping Mr./Mrs. _____ last week and your name came up. In
fact, he/she spoke very highly of you and felt you were someone I should meet. You see, I
met with Mr./Mrs. _____ to give them information on [Product Name]."*

*"Mr./Mrs. _____ thought that you would benefit from this
information."*

"You're currently on Medicare, is that correct? Great!"

*"I am going to be in your area (Monday, Tuesday, Thursday) and I have an opening at
____ (Time) ____ or ____ (Time) ____, which would be better for you?"*

*(If soliciting a Medicare Supplement policy) "OK, I'll see you then. Medicare
Supplement Plans are available through another company that I represent, Colonial
Penn Life Insurance Company. Please understand that Colonial Penn, Bankers Life and
their licensed agents are not affiliated with or sponsored by the US Government or the
Federal Medicare Program."*

CPL-14987

REFERRAL PHONE SCRIPTS: Neighbor List Script

“Is there anything that you would like to add?”

No

“Mr./Mrs. _____, have we done a good job for you today?”

Yes

“Are you happy with the service we have provided?”

Yes

“Have we conducted ourselves in a professional manner?”

Yes

“Great!”

“The toughest part of my job is finding new people to sit with each week and I wanted to know if you would help me with this.”

Note: Show neighbor list

A. *“These are people just like yourself who wrote in looking for information on **(Medicare Supplement Insurance plans, Long Term Care Insurance plans, Annuity plans, or Life plans, etc...)** and I wanted to know if you would look through these to see if you know anyone ...”*

OR

B. *“These are people like yourself who have been corresponding with us about (**Medicare Supplement Insurance, Long Term Care and Long Term Care Insurance, etc...**) information and I wanted to see if you knew anyone ...”*

(If soliciting a Medicare Supplement policy) “Medicare Supplement Plans are available through another company that I represent, Colonial Penn Life Insurance Company Please understand that Colonial Penn, Bankers Life and their licensed agents are not affiliated with or sponsored by the US Government or the Federal Medicare Program.

(Let the names flow. After all are done, go back for detailed information.)

CPL - 08-NR001

SCRIPT FOR BOOKING APPOINTMENTS WITH NON-RESPONDERS

Hello,

My name is _____, and I am an insurance agent with Bankers Life and Casualty Company in **[City]**.

The reason I'm calling is because my company recently sent information to you regarding the annual changes in Medicare deductibles and coinsurance amounts. Because you did not respond, I am following up with you. I'd like to set up a meeting with you to discuss Medicare Supplement insurance products that are available through another company that I represent, Colonial Penn Life Insurance Company..

IF YES:

I have the information ready for you, but I need to confirm your address. Is it _____?

Ok, I will be in your area on _____. I have an opening at _____ or _____. I need to make sure that both you **[and Mrs./Mr. _____]** will be there. Which time is better for you?

Great! I will see you at _____ on _____. I look forward to meeting you **[Name / both]**.

Of course you understand, Mr/Mrs._____, that Colonial Penn, Bankers Life or their agents are not affiliated with or sponsored by the US Government or the Federal Medicare Program.

IF NO:

Thank you for your time, and I hope you have a wonderful day. (Hang up the phone)

CPL-08-R001

SCRIPT FOR BOOKING APPOINTMENTS WITH RESPONDERS

Good (morning / afternoon / evening). My name is _____, and I am an insurance agent from Bankers Life and Casualty Company. How are you today?

The reason I am calling is because I have the information you requested on the annual changes to Medicare deductibles and copayments; and how this may affect you for hospital stays and doctor visits. The information will help illustrate some insurance solutions that can help through Medicare Supplement products that are available through another company I represent, Colonial Penn Life Insurance Company.

IF YES:

First, I need to confirm your address. Do you live at _____?

I will be in your area _____ and need to make sure that you will be there. Is there a (Mr. / Mrs.)?

I have an opening at _____ (time) or _____ (time). Which one will work for you?

(Proceed to confirm the appointment)

Great! I will see you at _____ on _____. I look forward to meeting you [**Name / both**].

Of course you understand, Mr/Mrs._____, that Colonial Penn, Bankers Life or their agents are not affiliated with or sponsored by the US Government or the Federal Medicare Program.

IF NO:

Thank you for your time, and have a wonderful day. (Hang up phone)

<i>SERFF Tracking Number:</i>	<i>BNLA-126600178</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Colonial Penn Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>45511</i>
<i>Company Tracking Number:</i>	<i>CPL-14972</i>		
<i>TOI:</i>	<i>MS09 Medicare Supplement - Other 2010</i>	<i>Sub-TOI:</i>	<i>MS09.000 Medicare Supplement Other 2010</i>
<i>Product Name:</i>	<i>Medicare supplement</i>		
<i>Project Name/Number:</i>	<i>Medicare supplement scripts/CPL-14972</i>		

Supporting Document Schedules

		Item Status:	Status
Satisfied - Item:	Cover Letter	Filed	Date: 04/28/2010
Comments:			
Attachment:			
CPL Cover AR.pdf			

Colonial Penn Life Insurance Company

Home Office: 399 Market Street • Philadelphia, PA 19181

April 26, 2010

State of Arkansas
Department of Insurance
1200 West Third St.
Little Rock, AR 72201-1904

COMPANY: COLONIAL PENN LIFE INSURANCE COMPANY

FEIN # 23-1628836 NAIC # 233-62065

**RE: Advertising Forms: CPL-14972; CPL-14975; CPL-14976; CPL-14977; CPL-14978; CPL-14979;
CPL-14980; CPL-14981; CPL-14982; CPL-14984; CPL-14985; CPL-14987; CPL-08-NR001; CPL-08-R001**

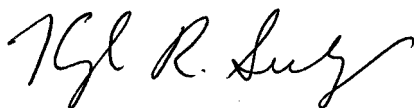
Dear Sir or Madam:

We are submitting the above referenced advertisement as required by your state. These are new ads and not intended to replace any other form. These are scripts being filed for the reference to Colonial Penn's Medicare supplement policy. (Policy form CPL-GR-A80A, as well as B, F, H, G, K, L, M, N)

The scripts will be used in various situations to contact consumers who have previously contacted the company requesting more information. As of 6/1/2010, Bankers Life and Casualty will no longer offer Medicare supplement insurance, and will be selling Medicare supplement from Colonial Penn. These scripts identify Colonial Penn as the issuer of the Medicare supplement policies discussed.

Thank you for your attention to this filing. If you have any questions or need any additional information, please contact me.

Sincerely,



Kyle R. Seely
Advertising Compliance Analyst
800-888-4918 ext. 74669
e-mail: Kyle_seely@conseco.com